



CERN Pension Fund

Preparing for retirement



Retirement Pension

REMINDER:

	Member before 01.01.12	Member on or after 01.01.12
Official retirement age	65	67
Amount of retirement pension	2% last reference salary	1.85% average of the last 36 months of reference salary
Minimum years of membership	5	5
Maximum years of membership	35	37 years and 10 months

Anticipated Retirement Pension (Art. II 2.05)

a) For members who joined the Fund on or before 30 June 1987

Age at first payment of the anticipated retirement pension	Factor (%)
60 to 64	100.0
59	93.3
58	87.2
57	81.7
56	76.7
55	72.1
54	67.8
53	63.9
52	60.3
51	57.0
50	54.0

b) For members who joined the Fund between 1 July 1987 and 31 December 2011, inclusive

Age at first payment of the anticipated retirement pension	Factor (%)
64	92.3
63	85.8
62	80.0
61	74.9
60	70.3
59	66.1
58	62.1
57	58.5
56	55.1
55	51.9
54	49.0
53	46.2
52	43.7
51	41.3
50	39.1

c) For members who joined the Fund on or after 1 January 2012

Age at first payment of the anticipated retirement pension	Factor (%)
66	93.5
65	87.6
64	82.3
63	77.5
62	73.0
61	69.0
60	65.2
59	61.7
58	58.5
57	55.5
56	52.8
55	50.2
54	47.8
53	45.6
52	43.5

Deferred Retirement Pension

- End of contract before the applicable retirement age
- Retirement pension deferred to 65/67 years of age
- Anticipated retirement pension from the age of 50/52 onwards

Benefits / Contributions

Benefits that may be added to the basic pension (if applicable):

- + family allowance
- + child allowance

Contributions deducted from the basic pension (optional):

- health insurance (main premium + complementary for spouse)
- life insurance

Reminder:

Educational fees are not reimbursed to beneficiaries

Pensions payment

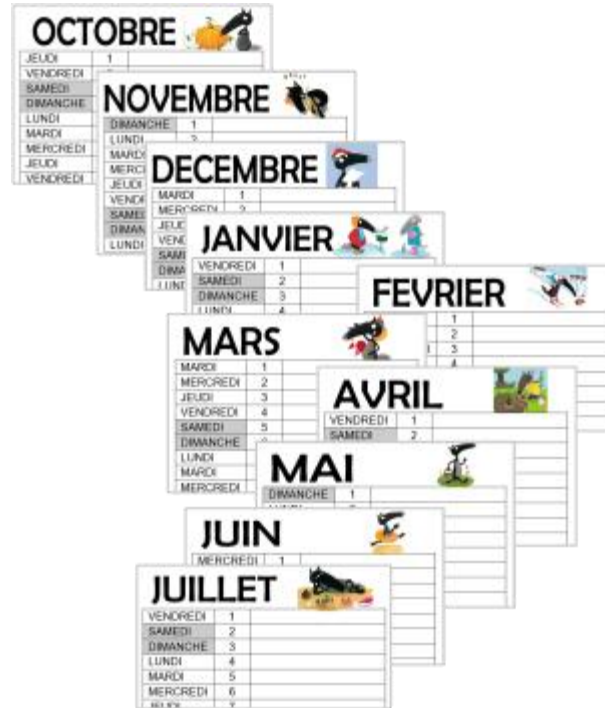
- Pensions are paid in CHF in Switzerland
- Between the 6th and the 8th of each month for the current month
- Payment dates can be found on our website and in the December CERN Bulletin



Departure formalities

- Application for a pension
- Spouse Health Insurance & Professional Income Declaration (SHIPID) (if applicable)
- Life insurance (if applicable)

Annual communications



Monthly breakdown (January)



European Organization for Nuclear Research
Organisation européenne pour la recherche nucléaire

CERN PENSION FUND
BENEFITS SERVICE
CH-1211 Genève 23

Tuesday/Wednesday/Thursday
9.30am - 11.30am / 2.30pm - 4.30pm
Telephone: +41 22 767 87 98
+41 22 766 31 56
+41 22 767 37 58

E-mail:
Website:
PF-OP-BS/EC

pension-benefits@cern.ch
<http://pensionfund.cern.ch>

Mr xxxx XXXX
Rue du CERN

1211 GENEVE 23

Geneva, 3 October 2019

Monthly breakdown from 01/10/2019 *(for information)*

BENEFITS

Pension	5 000,00 CHF
Orphan's pension	0,00 CHF
Family allowance	690,00 CHF
Dependent child allowance	0,00 CHF

TOTAL BENEFITS 5 690,00 CHF

CONTRIBUTIONS

Health insurance	-403,00 CHF
Spouse supplementary health insurance	-462,00 CHF
Life insurance	0,00 CHF

TOTAL CONTRIBUTIONS -865,00 CHF

NET AMOUNT 4 825,00 CHF

NB: as at 01/01/2019 your individual accumulated loss of purchasing power is of 0.89%

*With the compliments of the Benefits Service of
the Pension Fund.*

Document without signature





Statement for declaration of income (February)

CAISSE DE PENSIONS DU CERN

CERN PENSION FUND

CH 1211 Genève 23

Téléphone/Telephone:

+41 22 767 87 98

+41 22 767 27 38

+41 22 766 31 56

E-mail: pension-benefits@cern.ch

<http://pensionfund.cern.ch>

Genève, février 2019

ATTESTATION POUR VOTRE DECLARATION DE REVENUS 2019 STATEMENT FOR DECLARATION OF YOUR 2019 INCOME

Nous soussignés, Caisse de Pensions de l'Organisation Européenne pour la Recherche Nucléaire (CERN), certifions par la présente vous avoir versé les prestations suivantes du 01.10.2019 au 31.12.2019 :

We the undersigned, Pension Fund of European Organization for Nuclear Research (CERN), hereby certify that we have paid you the following benefits from 01.10.2019 to 31.12.2019:

Pension de Retraite Retirement Pension	24'000 CHF
Allocation de famille Family allowance	+ 2'070 CHF
Allocation pour enfant(s) à charge Dependent child(ren)'s allowance	+ 1'473 CHF
Cotisation à la caisse maladie Health insurance contribution	- 2'349 CHF
Cotisation à l'assurance décès Life insurance contribution	- 150 CHF

Matthew Eyton-Jones
Administrateur de la Caisse de Pensions du CERN
Chief Executive Officer, CERN Pension Fund





Declaration of intent (June/July)

To ensure continued entitlement to a dependent child allowance you are required to:

- complete the «declaration of situation» sent in June/July
- send the relevant proof of enrollment

In case of failure to return this form/certificate, payment of child allowance will be suspended



To be returned by 26 July 2019 to: CERN Pension Fund, Benefits Service, 1211 Genève 23, Switzerland

SCHOOL YEAR 2019/2020

Last name: «Nom»

Name of the child where different: «NomDiff»

First name: «EnfantsPrenom»

Date of birth: «Naissance»

Marital status: single

MY CHILD CONTINUES STUDYING

◇ Full-time (at least 20 hours per week)

Name of school/university Term begins on

Please provide us with the relevant school certificate:

❖ For secondary school, by 13 September 2019 at the latest

❖ For higher/further education, by 18 October 2019 at the latest

NB: if the student holds an employment contract of 50% or more, she/he is considered as formally employed. Consequently, the child allowance and membership of the health insurance scheme cease.

◇ Apprenticeship or sandwich courses

Name of school/university Term begins on

Please provide us with the relevant school and employer certificates by 13 September 2019 at the latest.

MY CHILD STOPS STUDYING

End of studies on

MY CHILD IS NO LONGER CONSIDERED AS A DEPENDENT CHILD (work, marriage/partnership, etc.)

End of entitlement on

Life certificate (December)

This questionnaire is sent each year in December just before CERN end-of-year closure.

It has to be returned by 31 January at the latest.

In case of failure to return this form, payments will be suspended.

IMPORTANT :

If absent during this period, please contact us before you go away.



PENSION FUND

PERSONAL DATA - LIFE CERTIFICATE AT 01.01.2019

CERN PENSION FUND
BENEFITS SERVICE
1211 GENEVE 23
SWITZERLAND

Mr xxxx XXXX
Rue du CERN
1211 GENEVE 23

*Form to be returned by 31 January 2020 at the latest
by postal mail, email or directly to our office*



Address: Rue du CERN
1211 GENEVE 23

☎: 022 767 XX XX
@: xxx.xxx@cern.ch

In case of change in your personal data, please inform us of the new one:

.....
.....
.....
@..... ☎.....

Marital status: married yes no

In case of change in your marital status, please provide us with a copy of the relevant official document.

Person(s) to contact in case of emergency (surname, first name, relation, phone number and/or email):

.....

In case of failure to return this certificate, the payment of your pension will be suspended

I hereby certify the accuracy of the information given above and take note that I must inform the Pension Fund of any change in my situation as soon as it occurs (Article I 4.08).

Place and date:

Signature of beneficiary

Signature of spouse



Duty to provide information

IMPORTANT:

- Beneficiaries have to inform the Benefits Service, within 30 calendar days, of any change in their personal data (marital status, address, bank account, etc.).

In case of death

- Benefits Service has to be contacted as soon as possible
- **IMPORTANT :**
Surviving spouse's and/or orphan's pensions are paid in CHF into personal bank account in Switzerland

Pension for Surviving Spouse

- **Entitlement to pension for surviving spouse:**
the spouse/partner of a beneficiary whose marriage/partnership dates from at least 5 years prior to the decease and was married prior to retirement
- **Amount:**
55% of the pension of the deceased beneficiary + a fixed sum of 564 CHF (on the basis of the maximum years of membership).
- **NB:** in the case of marriage/partnership to a beneficiary, the spouse/partner has no entitlement to a surviving spouse's pension (Art. II 5.08); however, the beneficiary can buy the right (Art. II 5.09).

Family allowance is not covered by the purchase of this right, nor can it be bought.

Divorced former spouse(s)

Entitled to pension if:

- the marriage had lasted 10 years or more

AND

- the ex-spouse was receiving an alimony

AND

- he/she is 45 years of age or more at the time of the death of the former spouse. This age limit shall not apply if the survivor has at least one dependent child at the time of decease.

The amount of the pension for surviving spouse cannot exceed the amount of the alimony due from the deceased to the ex-spouse.

Orphan's Pension

- Due to a "dependent child" recognised by CERN before the end of contract
- It is paid up to the **age of 20** to children who are unmarried and not holders of a full-time employment.
It will be paid to children **over 20 and under 25 years of age** who are attending an educational establishment full time or are in vocational training.
- equal to:
 - 24%* for 1 orphan
 - 34%* for 2 orphans...
 - *of the last reference salary
- **NB:** Not applicable to children born after the 1st day of retirement (Art. II 6.09)



Other information

Benefits team

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Email: pension-benefits@cern.ch

Web site: <http://pensionfund.cern.ch>

- Rules and Regulations of the CERN Pension Fund
- Annual report and Financial statements

Annual information meeting (17 October 2019)



THANK YOU FOR YOUR ATTENTION

